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ABSTRACT

This paper traces the development of consumer education and of the two closely related areas of the consumer movement and economic education. It is intended for use by graduate students in the three fields, teachers of consumer and economic education, material producers, education administrators, and other policymakers, including government, community, and consumer leaders. Following a brief introduction, the major section of the paper reviews the consumer movement for the time periods of varying lengths prior to 1900 and in the twentieth century. Historical conditions and developments are examined for the consumer movement descriptive of that particular era. A discussion of consumer education developments and then of developments in economic education for each time period follows. The final section reviews issues revealed in the historical survey. These issues concern orientation and approach, content and definition, placement of concepts in the curriculum, mandates and directives, quality of student materials, teacher preparation, networks for educator communication, special needs, and new directions. There are 11 pages of references. (YLB)

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EDUCATION OF THE CONSUMER: A REVIEW OF HISTORICAL DEVELOPMENTS

L. Gayle Royer
Nancy Ellen Nolf

Consumer Education Resource Network

June, 1980

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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PREFACE

While conducting a literature search for a previous project funded by the Office of Consumers' Education, we discovered that, despite apparent similarities and commonalities, there was a scarcity of materials relating consumer education to the consumer movement and an incomplete comparison of consumer and economic education. Consumer education is at a stage of development which necessitates a closer look at the past in order to avoid the repetition of mistakes and to continue to build more effective programs. Literature in both consumer and economic education reflects a pattern of recurring problems and dilemmas which have never been resolved, and never will be, until they are more widely understood.

This paper addresses just such comparisons in order to pull together for examination the common points of the three aforementioned fields. The result is not a history; it is not an in-depth treatise; we have not attempted to research and record previously undocumented events. Rather, this paper presents a view of consumer education and two related movements from an historical perspective -- a pulling together of previously unrelated events to form an impression of relationships as they have developed over time.

This paper is intended for use by graduate students in the three fields; teachers of consumer and economic education; materials producers; education administrators; and other policymakers, including government, community, and consumer leaders. It is hoped that, through an understanding of the past, more effective educational programs may be developed, problems may be confronted and solved, and programs may be advanced.

ACKNOWLEDGMENTS

No research document is ever the work of one person -- and an historical document is the result of many peoples' efforts to sift, sort and record events which might have seemed of little significance at their occurence. We would like to express our gratitude to those who came before us in the move for consumer action, for consumer education, and for economic education. Without their contributions to the literature, this research would not have been possible.

We are particularly appreciative of the help received from Dr. Fred T. Wilhelms and Dr. George Fersh. These gentlemen, leaders in their respective fields of consumer education and economic education, were invaluable in offering suggestions, guiding wayward thoughts, and revealing insights which were missing from the literature.

Dr. Mary Beth Minden, Project Officer, Office of Consumers' Education, deserves and receives our thanks for her unfailing enthusiasm for the project and for its ultimate contribution to the field. She, too, was able to direct our attention to significant events which had not been revealed in our research.

Lastly, we express our appreciation to our friends and colleagues who endured our agonies as we traced the sometimes elusive threads connecting the three fields over several time periods. Without the support of these people, this document could not have been.

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INTRODUCTION

Consumer education frequently exists as a field of study, but it is by no means a concrete and well defined subject. Programs for the preparation of professional consumer educators are unrefined in concept and lack unity in curricula. Leaders enter from any number of root disciplines, bringing their own viewpoints and orientations. This diversity is invaluable in shaping the present and future of the field.

At the kindergarten through twelfth grade level (K-12), consumer education has functioned as a "foster child" to several subject areas (primarily homemaking, business education, and social studies), being eagerly embraced when supporting funds are available and as readily ignored when funding is less available or scarce resources are needed to sustain basic program components. Homemaking education, the earliest and most constant domicile of K-12 consumer education, is often criticized for its narrow perspective and for reaching only a select segment of the population. While this criticism has been justified, one must acknowledge that despite the limited target and special focus of homemaking education, its select segment of the school population has consistently received training in consumer education, while the broader school population frequently has not received consumer education from the subject areas which claim to serve it.

For purposes of discussion, consumer education will be examined as it exists at the K-12 level. Consumer education is defined as instruction to

> prepare persons for participation in the marketplace or in situations involving the use of public or private resources by imparting the understandings, attitudes and skills which will enable them to make rational and intelligent consumer decisions in light of their

> personal values, their recognition of marketplace alternatives, and social, economic and ecological considerations.[1]

Consumer education is a part of, and is influenced by, the educational philosophies and trends in this country. Frequently, consumer education is compared to economic education in purpose, content and treatment of issues. Economic education will also be examined at the K-12 level and is defined as instruction in

> the facts, concepts, principles, theories, issues and problems of economics. It should provide the student with an objective, non-political set of analytical tools which can be applied to current economic issues both at a personal and a societal level.[2]

Consumer education is also an integral and inseparable part of the consumer movement, which is defined here to encompass the totality of organizations, institutions, regulations, activities, and viewpoints directed at improving consumer welfare. Economic education relates to the consumer movement through the teaching of courses in personal finance. The consumer movement is broader than, and has societal implications beyond, consumer or economic education at the K-12 level.

This paper traces the development of consumer education and of the two closely related areas of the consumer movement and economic education. The three areas' response to various stimuli, factors, and conditions are examined, and interrelationships are explored. Successes and failures in each area are analyzed for possible application to needs assessment for the future.

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[1] This definition is used by the U. S. Office of Education and is the most widely accepted in the field.

[2] Gayle Royer Trujillo, Consumer and Economic Education (K-12): A Comparative Analysis (Washington, D.C.: U. S. Office of Education, Office of Consumers' Education, 1977) p.3.

Consumer Movement

The consumer movement developed during three recent periods: 1900 to World War I, 1920 through 1940, and the period of time since 1960. Each period was characterized by rapid social change and economic problems; each led to journalistic efforts to arouse the public's belief in conditions; and each produced legislation to protect consumers. Demand for united consumer action grew out of the Industrial Revolution of the late 1800's, and was expressed in a series of regulations in the early 1900's. Following a decline in activity during World War I, the second period of the movement concentrated its attention on an anti-advertising campaign which advocated scientific product testing. World War II, and later the space race, temporarily eclipsed the consumer movement in the 1940's and 1950's, but a new wave of consumer activity emerged in the 1960's.

In the 1960's and 1970's the consumer movement shifted its emphasis from local involvement to federal regulation -- the movement as a whole gives scant recognition to the role of education and of local government. The activity of this most recent period was initiated by and is best described by the four consumer rights proclaimed by President Kennedy: the right to safety, the right to be heard, the right to know, and the right to choose.

Consumer Education

The fifth consumer right, later heralded by Presidents Nixon and Ford, was the right to consumer education. Inherent in this right is a recognition that consumers must be trained to take advantage of the first four rights, that an uneducated consumer can neither express concerns clearly and effectively, nor use information wisely to make choices among products and services that he must purchase.

Consumer education K-12, begun early in this century as an approach or philosophy in domestic science programs, later developed as a topic within the homemaking programs; but it did not spread beyond that subject area to any significant degree until the 1930's. Consumer topics were later included in business

education, science, mathematics, and social studies courses. Consumer education during the 1930's is best characterized by an anti-advertising, anti-business sentiment, and an emphasis on "frugality". By the end of the 1930's, businesses began cooperating with and funding consumer education efforts.

During World War II, other efforts overrode attempts to educate the consumer. In the 1950's, consumer educators continued to organize, particularly at the college level, but K-12 program offerings did not noticeably increase or redirect. The 1960's saw a slow resurgence of interest in consumer education, as evidenced by Part F of the Vocational Education Amendments of 1969. Part F served as a vehicle for federal involvement in, and funding of, programs, not only through funding of state education efforts, but through support for program related studies. The first state requirement of consumer education for all students was instituted for K-12 programs in the 1960's. Such requirements became more common and the mandating of K-12 consumer education has increased in the 1970's, although there has been little similarity of purpose.

Major problems which continuously face consumer education in the twentieth century are: the inadequacy of teacher preparation; the uneven coverage generated by haphazard placement of content within the curriculum; and the scarcity of comprehensive, objective, and up-to-date teaching materials amidst the proliferation of materials available.

Economic Education

Economic education was established early as a part of the college curricula in this country and was available in secondary programs before the turn of the century. Although consumption and exchange were discussed as necessary topics in economic education at that time, the consumption approach was not widely integrated into secondary and junior college courses until the 1930's. Cooperation between consumer and economic educators was quite strong during that decade. After World War II, economics shifted from its consumer orientation. Economic education flourished in the 1950's and early 1960's, both as a reaction to the threat of communism, which was a predominant concern of Americans at that time, and as a response to a

recognition of the increasing complexity and urgency of economic issues. Economic education has traditionally been less activist-oriented. Seemingly co-opted by business interests, economic education's moves toward reality have been in relation to the business community rather than the larger society.

Curriculum development was a major focus of the 1960's, and economic education was extended to the elementary level. The 1970's introduced a variety of state mandates for economic education at the public school level, although the means for achievement were even more vague than for consumer education.

It is probable that as a result of developmental activities in the 1960's, economic educators today concur to a high degree on subject content; and quality teaching/learning materials are now available for instruction. However, the inadequacy of teacher preparation in economics is still a deterrant to widespread economics education. Generally, requirements for teacher certification include little or no economics. As a result, teacher preparation is one of the most pressing tasks faced by the economic education field.

The alternating dominance of theoretical economic education and more utilitarian consumer education have closely followed the pendulum swings of the curricula as a whole. Thus, the 1920's and 1930's were the zenith of the Progressive Education movement. Emphasis among virtually all curriculum workers was a direct application to real life problems -- and consequently consumer education boomed. This trend ended with the United States Office of Education's (USOE) ill-fated Life Adjustment program, which encouraged almost nothing but the utilitarian approach. Then, opening with a barrage of criticism of alleged anti-intellectualism, came the great drive for "excellence", which culminated about 1963. It was the heyday of the "pure" disciplines, glorifying theoretical refinement and scorning direct applicability to real life. Thus economic education and other discipline-oriented subjects reigned supreme. In the mid 1960's there was renewed thought for the needs of the school drop-out and the less academically-inclined. "Relevance" became the battle cry -- and consumer education again entered a round of development. In the 1970's economic education demonstrated its first initiative in seeking to form a linkage between economic education and consumer education.

A REVIEW OF HISTORICAL DEVELOPMENTS

The interrelationship of consumer education with the consumer movement and with economic education can more readily be understood by an examination of historical conditions and developments. Although, in this discussion, the time periods into which events are grouped are of unequal duration and impact, they are significantly similar in the nature and scope of activity.

The consumer movement, being descriptive of the era under discussion, will be reviewed first for each time period. A discussion of consumer education developments and then of developments in economic education will follow.

Prior to 1900

During the last half of the nineteenth century the United States experienced rapid growth and industrial development. Population doubled and began to shift from rural to urban areas. With greater concentration of the labor force, industrial output and employment increased five fold. Construction and restoration of the nation's railroad network allowed manufacturers to serve and to influence national markets. National advertising, relying heavily on brand trademarking, was a natural outgrowth of these marketing opportunities.

Consumer Movement

As industrial production grew, new problems confronted the country. Labor conditions were a concern, and a consumer-labor coalition began to exert pressure for better working conditions. In 1891, the New York City Consumers' League, promoting fair wages and sanitary working conditions, was the first consumer group formed. The league conducted what, in retrospect, may have been the first consumer boycott, by "white listing" shops which used unapproved labor practices. By 1898, the National Consumers League, relying on moral pressure rather than on boycott, was encouraging legislative regulation of work safety and conditions, maximum hours, night work, child labor, and a minimum wage.

The need for new approaches to produce control arose as consumer products, under industrialization, became less and less amenable to direct and intelligent inspection. New styles of labeling and the standardization of terminology were still a long way off, but the need for them began surfacing during this period. In the late 19th century, a nationwide transportation system completely changed the food industry, and there was an increased need for perishable food standards as foodstuffs were shipped greater distances. No federal standards were legislated prior to the 1900's, although a general pure food act was introduced. Pressure from foreign markets did, however, lead to agricultural commodities standards for exported products.

The major consumer-related legislation enacted during the latter portion of the nineteenth century was the Interstate Commerce Act of 1887, which established federal regulation of railroads, and the Sherman Antitrust Act of 1890, which insured competition in the marketplace through prevention of monopolies.

Consumer Education

The first efforts toward educating people for their consumer role originated under the rubric of the domestic sciences, later called home economics. The rationale for this development was the then currently espoused belief that economic prosperity depended on intelligent demand as well as on efficient production. The approach stressed choice-making and recognized the consumer's need to differentiate between essentials and non-essentials, as well as obtain and process information about product quality and use. During the last century, domestic science also served as a vehicle in the move to open the doors of higher education to women. The theme - science as it relates to life needs - led to the concern for the relationship between things with which women dealt and science as it was then known. Thus a study of the family as a consuming unit emerged as a viable component of domestic science programs.

Some studies attempted to determine the relative cost of nutrients, as then understood, including the cost and value of "proteids" from different food sources. Others placed comparative values on different fabrics and stressed not only the characteristics of the fabrics then available but also their care and suitability for purposes intended.

Economic Education

Economic education existed as an area of study at the college level as early as colonial days, with programs being offered at William and Mary and other prominent institutions.

At its inception in 1885, the American Economic Association had among its major objectives the establishment of a bureau of information. The main thrust of this early information-gathering and disseminating effort was to educate the public against taking for granted laissez faire and other currently popular doctrines. The group favored analytical thinking about economics, believing that economic concepts and ideas should not be accepted as universal truths for all time, but as concepts and ideas to be adapted to changing conditions of human development.

The need for economic education was intensified by industrialization. Economic education had traditionally included the study of production and distribution, but gradually programs began to include the concepts of exchange and consumption.

Writings of the period urged an interdisciplinary or integrated approach to economic education at the secondary level. Educators were concerned with content and placement of collegiate courses, quality of secondary materials, and the most effective methods and theories of teaching both collegiate and secondary students to make intelligent consumer decisions.

1900 to 1919

The early years of the twentieth century were characterized by relative comfort and optimism. At the same time, rising prices coupled with fixed incomes served as an impetus for the growth of the labor movement. Largely through union efforts to increase wages, real incomes increased for large segments of the population, although not for persons existing on fixed incomes.

Consumer Movement

Consumers servered the consumer/labor connection after being encouraged by the muck-racking of newspapers and books

to target businesses and unions as the suspected causes of high prices.

The National Consumers League, women's clubs, and chemists again supported a pure food act. With the added urging of President Theodore Roosevelt and the impetus provided by the publication of Sinclair's The Jungle, the Pure Food and Drug Act was passed in 1905. This new act, which marked the federal government's entry into health regulation, emphasized accuracy of labeling, but put the burden of truthfulness on the marketer. The federal government confirmed its consumer protection stand by creating the Bureau of Standards in 1901, by passing the Meat Inspection Act in 1905, by giving the Treasury Department the power to regulate narcotics, and by establishing the Federal Trade Commission in 1914 to regulate business competition.

The first organizations of housewives, the Housewives' Leagues in Chicago and Philadelphia, were established to fight for enforcement of the Pure Food and Drug Act and the Meat Inspection Act but, by 1910, their concern had shifted to prices.

Consumer Education

Consumer education ideas from the K-12 domestic science programs of the late nineteenth century began to find their way into the teacher's colleges and the educational curricula during the 1900-1920 period. Consumer education concepts became an integral part of the domestic science curriculum, but otherwise consumer education had little place at the K-12 level in the early 1900's.

The American Home Economics Association, founded in 1909, devoted attention to K-12 consumer education, including discussion of ways to promote intelligent consumption, consumer responsibility, and the prevention of waste. Major credit for the consideration of such topics belongs to Benjamin Andrews, a leader in the American Home Economics Association who promoted the incorporation of economics and consumer concerns.

During the first two decades of this century, domestic science (increasingly being referred to as home economics) was the only subject to devote major attention to the teaching of consumption. By 1915, twenty-five percent of the home economics programs of universities and secondary schools were

reportedly teaching choice-making, budgeting, and market selection. A strengthening of the bond between home economics and consumer education was seen with the passage of the Smith-Hughes (Vocational Education) Act of 1917. In this act, "business management of the home" was specified as an integral component of the vocational curriculum.

Also during this period, other prominent educators were taking an interest in consumer education. Mitchell published a very influential essay in the American Economic Review in 1912. This essay, "The Backward Art of Spending Money", espoused the belief that despite the economic gains of the Industrial Revolution, the management of economic funds within the home was still a primitive art. In 1918, the Commission on Reorganization of Secondary Schools included "worthy home membership" as an objective of secondary education. This gave impetus to the subsequent inclusion of consumer topics in secondary curricula.

Economic Education

As a result of the rise of commercial and business education and increased college enrollments, economic education adopted a problems approach during the early 1900's. The National Education Association's Proceedings of 1901 stated that the right of economics to be taught as a separate discipline, at the K-12 level, was beyond question despite earlier urgings that economics be taught by an interdisciplinary approach.

Then beginning in 1915, the American Economic Association appointed a series of committees to study economic education at the secondary and college levels. The committees favored an integrated approach to social studies at the secondary level, with concentration on economic theory reserved for the college level course.

1920 to 1929

Prices continued to rise in the early 1920's and, while real incomes remained relatively constant for those in the labor and agricultural sector, other earners experienced real income declines. The early part of the decade was heavily dominated by thoughts of product scarcity and postwar economic adjustment.

This preceded the economic crash of the last years of the decade.

Consumer Movement

As advertising continued to increase, a countermovement emerged, favoring more scientific testing and product standards. In 1927, Chase and Schlink published Your Money's Worth, stressing the effect of advertising and pressure selling, and supporting the need for testing and standards for consumer products. A number of product testing organizations emerged in the late 1920's, the most noteworthy of which was Consumers' Research, Inc., formed in 1929 to provide technical information and counsel on consumer goods. Consumers' Research published the results of their tests in a magazine entitled Consumer Bulletin. The publication, renamed Consumers Research Magazine, is a source of high-quality consumer product information today. Consumers' Research was the parent organization for a second research and reporting group which emerged in a later decade as Consumers Union.

Consumer Education

Consumption-related problems dominated the consumer education movement. In the mid-1920's, home economists began research into consumer problems. In addition, a number of books appeared which recognized the consumption-related aspects of economics and analyzed the various types of consumption. Hazel Kyrk's A Theory of Consumption (1923) was the first effort to establish a theoretical base for consumption by relating it to economic theory. This and later works by Kyrk had significant impact on home economists, leading to a cadre of Chicago-trained women leaders in the field of consumption.

The publication of Harap's The Education of the Consumer was probably more responsible for arousing interest in consumer education than any other single event. Intended to be used by those designing curricula, this publication was a report of a 1924 study which identified objectives of consumer education for American economic life with specific reference to consumption. The study analyzed the elements of an effective relationship between man and the economic environment as expressed in the consumption of food, shelter, and clothing. Harap's efforts represent the first attempt to dissociate consumer education

from domestic science and to link it to economic education.

Economic Education

The discussions and writings in economic education from 1900 to 1923 related only to the difficulties of teaching the college level principles of economics courses. The major difficulty was that of combating a highly theoretical teaching approach which led many to suggest that the course be reserved for the senior year of college. Collegiate economics offerings increased significantly, but little progress was made in the introductory course during the 1920's because there was a dearth of trained teachers to cope with the demand.

In the early 1920's, the Joint Commission on the Presentation of Social Studies in the Schools attempted to identify the distinctive contributions that history, economics, political science, sociology, and geography had to offer in a school curriculum organized around social objectives. To accomplish this goal, they questioned experts in each of the related fields and concluded that:

> the distinctive contribution of economics to a school curriculum organized around social objectives is the understanding it gives of the process of getting a living...Economics, then, promotes a realization of what it means to live together and an understanding of the conditions essential to living together well.[3]

1930 to 1939

During the Depression of the 1930's, consumer prices declined, but, more importantly, real income suffered as a result of wage reductions or lost jobs. Unemployment rates were disastrously high. Consumer attention shifted from postwar spending to the need to economize or do without. The economic system became suspect as the depression period lingered.

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[3]American Economics Association, Papers and Proceedings of the Thirty-Sixth Annual Meeting of the American Economic Association (Washington, D.C.: American Economic Association, 1923), pp. 117-179.

Consumer Movement

Distrust of advertising was the major attitude characterizing the consumer movement of the 1930's. During the early years of the Depression, much quality merchandise was sold at very low prices. Later, however, retailers staged "depression sales", using specially-produced low quality merchandise. Consumers were understandably outraged. This anti-advertising view was encouraged by the publication of a rash of books criticizing the advertising industry (e.g., 100,000,000 Guinea Pigs, The Skin of Your Teeth, and Eat, Drink, and Be Wary). The books were written deliberately to facilitate passage of legislation to regulate advertising. Strong consumer objection to advertising led, in 1938, to the regulation of advertising through the Wheeler-Lea Act, which amended the Federal Trade Commission Act.

The Pure Food and Drug Act of 1906 had lost much of its effectiveness as a result of court decisions and technological advances. A new bill was introduced to extend Food and Drug Administration (FDA) powers by including the regulation of cosmetics and advertising. Supported only by the American Home Economics Association, the National Congress of Parents and Teachers, and its authors, the bill floundered until FDA launched a public awareness campaign to alert consumers to the dangers. Subsequently, the publication of The American Chamber of Horrors documented FDA's claims and elicited support from national women's groups. The bill underwent several modifications in attempts to reach compromise and agreement. Primarily as a result of several dramatic incidents, such as the almost 100 deaths attributed to a liquid form of the sulfa drug, the Pure Food and Drug Act was amended in 1938 to require that new drugs be proved safe before being placed on the market and to include cosmetics.

The most active members of the consumer movement of the 1930's were teachers, persons with high incomes, persons with above average education, and the young. The National Consumers League, which had been relatively inactive in the 1920's, provided additional support to the consumer movement.

In 1933, the National Recovery Administration (NRA) was established to regulate industrial competition by discouraging price cutting. The Consumer Advisory Board, a segment of

NRA, created Consumer Councils across the nation in order to obtain consumer input into the regulatory process. The Board emphasized that, although all people are consumers, there is a distinct "consumer interest" which is often at variance with the interests of business and labor. These local Consumer Councils, though limited in influence over actions of the National Recovery Administration, did establish a tradition of local consumer organization.

Federally-initiated groups were not the only form of consumer organization during this period. Detroit housewives, outraged at the price of meat, staged a boycott to bring down prices. The housewives are remembered less for their effect than for their methods. Their boycott was the only recorded consumer boycott of the 1930's, and the first since the New York City boycott of sweatshops in 1891.

Consumers' Research, discussed earlier, entered the 1930's as the leading independent product-testing organization. During the early part of the decade, internal conflicts occurred, resulting in a split in 1935. Those believing that the function of the organization should be limited to product testing remained with Consumers' Research, while those desiring to add consumer education and the pros and cons of social issues formed Consumers Union. Consumers Union became actively involved in political issues and has been a major component of the consumer movement ever since. In an effort at political alliance, Consumers Union and the United Automobile Workers tried to recreate a consumer-labor movement. Consumers Union published Bread and Butter for union members. Likewise, a division of the Department of Agriculture, the Agricultural Adjustment Administration (AAA), tried for a consumer-farmer tie-up. The AAA published Consumer's Guide (1933 - 1947), by far the most forceful consumer publication of that era. There were strong ideas about a "lib-lab" alliance of consumers and workers among persons such as Don Montgomery and Victor and Walter Reuther. The effort, while not successful, did represent a new wave of interest in an alliance between labor and consumer groups, similar to that which existed in the late nineteenth century.

As an outgrowth of the Depression, governments renewed their efforts to determine how people spend money, and how much money is necessary to ensure a satisfactory level of

consumption. Several states began their studies of family consumption in order to help solve problems of factory hours and wages. Inconsistent methodology was the distinguishing characteristic of the early studies. The Survey of Consumer Expenditures, a national data collection effort, was first conducted in 1934 to accumulate information on family consumption practices.

In 1937, the first federation of consumer organizations, Consumers National Federation, was formed, but it quickly collapsed due to a very meagre budget.

Consumer Education

A recognition of consumer education arose in the early 1930's as a result of the Great Depression and of Roosevelt's controversial New Deal. These events spurred public interest in economics in general, through the belief that a thorough understanding of the workings of the economic system would prevent another major economic collapse. Public interest in the consumers' role resulted in an increase in consumer education and an emerging consumer interest within economic education.

One of the pioneers of the contemporary emphasis was the Alfred P. Sloan Foundation, founded in 1936. This group supported the development of a number of significant programs in both consumer and economic education. One of the Sloan Foundation's major programs was the Institute of Consumer Education at Stephens College. This program was based on the premise that the subject matter of economics, as it was then conceived, was ill-suited to mass education. Production-oriented teachings left individuals unstimulated; the emphasis on pure theory made the problem of simplification and gradation of concepts a difficult one. The Institute, in an attempt to remedy the situation, approached economic education from the consumer standpoint. Its leaders established a consumer education library, provided assistance to adults and secondary school groups, published a newsletter for teachers and other interested parties, prepared pamphlets on consumer-related economic issues, held a consumer clinic, held inservice workshops for teachers, and conducted a series of national conferences on consumer education in the late 1930's.

These conferences were the first opportunity for all persons involved in consumer education to become acquainted. Conferees attempted to define the field, concluding that consumer education was inseparable from the larger consumer movement. The consumer education needs of rural and low-income persons and the validity of the product "approval" programs of some women's magazines were major concerns of the conferences.

Other significant developments in the field of consumer education were reflected in the desire of business, science, and mathematics teachers to include consumer topics in their courses. Business educators, tiring of the "clerk-typist" of their courses, increasingly made the shift towards the inclusion of consumer topics. Social studies' attention to consumer education concepts increased significantly during the 1930's. Mathematics, with its new social orientation, characterized by a heavy emphasis on consumer education concepts at the elementary level, proved to be highly influential. Homemaking and business education each included some consumer concepts. Homemaking emphasized buymanship while business education stressed savings, investments, banking, insurance, and related concepts.

The first secondary text in consumer education[4] was published in 1933, and two conferences on "Business Education and the Consumer" were held in 1934 and 1935 at the University of Chicago.

In 1935, the American Home Economics Association, the American Association of University Women, and the General Federation of Women's Clubs formed the National Consumer Retailer Council (NCRC) to explore consumer problems and to stimulate consumer education. NCRC, which included business leaders, pioneered much excellent work in informative labeling, advertising, and merchandising. Some stores spent large amounts of money to support this program, only to be baffled by consumer indifference.

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[4] Asa B. ZuTavern and Albert E. Bullock, Business Principles Everyone Should Know (South Pasadena: Commercial Textbook Co., 1933).

In 1936, the American Home Economics Association and Phi Upsilon Omicron, a national home economics honorary, instituted a monthly publication, Consumer Education Service. The publication continued for ten years as a source of, or clearinghouse for, effective ideas in consumer education. In addition, an exemplary program of teacher training in consumer education was developed at Columbia University.

Consumer education emerged as a strong focus within homemaking programs in response to the fear of the rapid decline in real income. These programs were concerned with those topics traditional in home economics and reached only a small number of girls. However, because of the family orientation of the programs and inclusion of family budgeting, homemaking programs came closest to giving a unified approach to a multiplicity of consumer concerns. Perhaps because the expansion of consumer education came during the depression, the consumer education efforts of all disciplines were directed toward buying as little as possible, toward making one's own products, etc., and the "use it up, make it do, or do without" philosophy. In later years much of this made little sense, but it endured. The fundamental attitude, that one should deny one's desires as far as possible, left little room for indulgence in the use of resources during this decade. That kind of unreasoning Calvinism, a carryover of this depression philosophy, is reflected in many consumer education teachings even today.

An anti-advertising sentiment influenced consumer education, as evidenced by writings which urged consumers to shape their own wants, rather than allowing advertising to do it.

At the end of the decade, consumer education was markedly improved by the growth of cooperation between business and consumer educators. The Institute of Life Insurance, formed in 1939, was of significant influence in consumer education. Although the institute has changed both its focus and its name, it continues an education-related program today as the American Council of Life Insurance. The Money Management Institute of Household Finance Corporation has an equally impressive reputation for consumer education efforts which are not directly related to the service marketed by the company.

Most educators of the thirties agreed on the need for consumer education, but recurrent problems plagued developers of course content. There was no clear determination of which materials, information, or principles should be included under the title of consumer education. Printed information was difficult to obtain without undue propaganda for and against specific products. Program developers also noted a lack of up-to-date consumer education materials. Leaders were still not sure whether consumer education should stand as a separate course or be integrated into existing courses. Considering the scarcity of qualified teachers from any root discipline, it was unclear who should teach consumer education, how those consumer educators should be prepared, and what concepts should be included.

Economic Education

As economic education entered the 1930's, there was general dissatisfaction with the college introductory course as it was then taught. High school and junior college courses emphasized value, distribution, and problems of production, but still gave little attention to consumption. Content of all courses was determined, in varying degree, by the content of popular texts, which were generally inadequate, out-of-date, and heavy in theory. High school economics courses were usually taught by social studies or business education teachers.

Although the Sloan Foundation, as previously mentioned, was involved in consumer education, its major efforts were concentrated in the field of economics. For example, in 1938 the Sloan Foundation funded projects which explored the need for economic education and how that need could best be satisfied; they merged field observations with the study of economics at the secondary level; they developed pamphlets, motion pictures, and broadcasts dealing with economic issues; and they developed a radio course in elementary economics.

By the end of the decade, after a period of rapid growth in economic education programs, there was still a need to define and delineate course content. It was generally agreed that all high school students needed some economic education, but leaders in the education field were unclear as to whether this was the same as, or equivalent to, the economic education appropriate to consumer education.

1940 to 1949

World War II and the early postwar recovery dominated all activity of this decade. Because of the necessity for wartime production, consumer and household products were extremely scarce -- even during the early recovery period.

Consumer Movement

The 1940's were a relatively uneventful period for consumer action, although there was a carry-over of the momentum of the 1930's. The populace was preoccupied with the war effort. As the decade began, the consumer movement was weakening itself by its inability to organize and work cooperatively for mutual objectives. Indeed, Sutcliff said of that period, "there is no consumer movement ... only groups of consumers fighting among themselves and fighting with other groups for legislation affecting both producer and consumer."[5] Some progress was made in product standards, however, as work began on establishing standard clothing sizes.

Attempts at alliance and strength-building through organization were unsuccessful during the decade of the 1940's. Another national consumer organization was attempted, but the resulting National Association of Consumers was only slightly successful. Later the organization was absorbed into the Council of Consumer Information (today known as the American Council on Consumer Interests).

Empirical studies of consumer well-being continued into the 1940's. The Bureau of Labor constructed a Consumer Price Index (CPI) to measure the rate of change in prices of consumer goods and services. The CPI, initiated during World War II, was based on the consumption patterns revealed in the previously mentioned Survey of Consumer Expenditures of 1934-35. Although originally conceived as a tool in wage negotiation and adjustment, the updated CPI stands today as the most authoritative measure of change in consumer prices. Often

[5] William G. Sutcliff, "An Interpretation of the Consumer Movement,: Business Education World, 21 (January 1941) p. 414.

inaccurately dubbed the "cost of living index", the CPI has been used over time for labor negotiations, budget adjustment, social security adjustments, and for governmental decisions on the regulation of the economy. Today it touches the lives of all citizens.

A related and very significant development of the 1940's was the creation and publication of the first City Worker's Family Budget in 1948. The Department of Labor's Bureau of Labor Statistics and the Family Economics Division, Bureau of Home Economics of the USDA, developed a budget methodology which is used in essentially the same form today. The budget provided estimates of allowances for clothing, houshold furnishings and equipment, transportation, recreation, medical care and other miscellaneous expenses considered to be essential for health, efficiency, nurture of children, social participation, and the maintenance of self-respect and the respect of others. The methodology is also used as a basis for poverty line calculations.

By 1948, 26 states and the District of Columbia had minimum-wage laws to protect women and girls from oppressively low wages; 19 states covered male minors; only 4 states covered adult males.

Consumer Education

A conference on Consumer Education was held at Boston University in 1940. In addition to reiterating the same consumer concerns expressed in the 1930's, the conferees addressed the problem of overlap and duplication in consumer education.

During the war, control rather than education was the accepted approach. The consumer education which did endure stressed conservation, adjustment to scarcity, and rationing. There was some concern expressed that, while consumer education should emphasize shortages and wartime needs, it should not ignore fundamental concepts which could be applied in varying conditions throughout a consumer's life. This potential is still used as an argument for the inclusion of concepts from economics and other basic disciplines.

Significant contributions to consumer education were made by a major study conducted by the National Council of Better Business Bureaus and the National Association of Secondary School Principals. Their Consumer Education Study, 1942-1948, gathered data in order to delineate the relative contribution to consumer education made by home economics, social studies, mathematics, and business education curricula. As part of the study, a survey of existing consumer education curricula was conducted. Results showed that about one-fourth of the schools offered a separate course in consumer education and that two-thirds of these courses were offered in the last two years of high school. A number of consumer education materials were produced for secondary schools. The major result of the Consumer Education Study was the shift in the focus of consumer education from the cynical, anti-business philosophy of the earlier decades to a rational approach to life in an economy of abundance, emphasizing personal decision-making and value analysis. The study vastly broadened the subject matter to include thoughtful attention to health, recreation, the use of leisure time, art, and the other components of the "good life". It emphasized a high purpose in life far beyond expertise in buymanship. Implementation of the results of the Consumer Education Study was plagued by bad timing, encountering first the war, and then somewhat later, the super-intellectual postwar period. Nonetheless, it was the first to give intellectual and philosophical underpinnings to the structure of consumer education.

Despite growing criticism, consumer education continued on a limited basis through the 1940's. The rationale for criticism was found in the temporarily prevalent Life Adjustment Education movement, which stressed that existing curricula were not appropriately meeting student need, and which called for a move away from formal, abstract, verbal learning, to learning which emphasized the day to day needs of living. This philosophy produced a number of courses in different areas, sometimes, but not always, under the rubric of consumer education. Consumer education, as a separate course, was viewed favorably, but it was more often integrated into other courses throughout the curriculum. When the USDA's Consumers' Council and the Consumer Division of the Office of Price Administration were abolished in 1943, their demise marked the end of an era. The only federal support for consumer education was through USOE, which formed a committee to work with other federal agencies to formulate a

manual on how elementary and secondary schools could contribute to wartime consumer education.

In 1945, Price conducted a study to determine trends in consumer education content, objectives, learning activities, teaching methods, and evaluative procedures on the secondary and college levels. He found that consumer education cut across many subject matter areas. He concluded that a broad program of consumer education could have been effected by increasing the existing number of consumer education programs. However, Price also concluded that consumer education was too broad and comprehensive to be covered in a single course.[6]

Activities of the Institute of Life Insurance continued with the funding of the National Committee for Education in Family Finance in 1947, which served for many years as a major supportive force in teacher in-service training.

At the end of the 1940's, however, educators were struggling with many of the same problems that had plagued them in the 1930's. An additional undecided question was how to teach "practical" buymanship and money management within the framework of current philosophies of education, economics, and consumer economics.

Economic Education

In the early 1940's, economic education had experienced pressure from special interest groups. The National Education Association and the American Association of School Administrators had pushed for the inclusion of social economics in consumer-oriented economics courses, and had urged the requirement of economics at the secondary level. In addition, leaders still were trying to decide whether economic education should use a theoretical understanding of the economic system as a whole. On the other hand, secondary courses were criticized for being irrelevant to student experiences, for being unreasonably influenced by textbooks which included terminology and concepts that were difficult for students to understand, and for lacking

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[6]Ray G. Price, "Curriculum Practices in Consumer Education", Unpublished doctoral dissertation, University of Cincinnati, 1945.

practical application of economic theory to everyday situations.

With the onset of World War II, economic education saw a number of changes. Considerable interest was evidenced in helping youth analyze and understand the free enterprise system. The Sloan Foundation critically examined its own program and concentrated on the war's educational effort. In 1943, the Foundation established the Institute of Post War Reconstruction at New York University to provide a systematic plan for future public instruction and participation in post-war economic education programs.

During the post-war period, the emphasis shifted to social economics. Progress toward the consumer approach was delayed by the overall rise in family income, competition with established courses, and the integration of concepts into other classical subjects being taught. Thus, there was a decrease in the consumption orientation of economics concurrent with the reduction in consumer education.

Two major developments were further responsible for the direction of economic education in the 1940's and for the growing awareness of the need for economic literacy among citizens. One was the passage of the Employment Act, which established a public responsibility for maintaining a high level of employment and growth under stable conditions. The second development was the publication of a series of influential policy statements by the Committee for Economic Development, which encouraged educators to be more actively involved in helping youth to understand the free enterprise system. In 1948 the Committee supported a workshop to identify appropriate economic content and curricula applications at the public school level. Conferees recognized the need for an organized network for teacher training, for information sharing, and for curricula development in the field of economic education. In response to this, the Joint Council on Economic Education was formed in 1949 and has since evolved into a network of affiliated state councils on economic education, and of centers for economic education on college and university campuses. Each council provides leadership and support for programs in its state. Each center functions as an educational base for council programs, combining the available resources of the community and the various departments of the university to carry on research projects, to upgrade pre-service and in-service education of teachers, and to work with local

school systems to improve economic education course content. The Joint Council and affiliated state councils receive their major funding from the business community.

1950 to 1959

With the advent of the space program, and specifically with the success of Russia's Sputnik in 1957, consumer efforts toward improvement of the consumption environment were eclipsed by the national concern for our country's competitive position in the space race. When the nation realized that it did not have a workforce trained to cope with advanced space technology, it instituted drastic shifts in educational program funding. Mathematics and the hard sciences were selected as the targets for special study and funding emphasis.

The apparently unlimited supply of energy and other natural resources encouraged manufacturers to focus on planned product obsolescence. Consumption was a dominant and pervasive goal, with little regard for the consequences.

Consumer Movement

In the early part of the decade, inflation occupied the mind of the country, and the Economic Stabilization Agency was created in an effort to control inflation and to maintain stabilization of the economy.

The consumer movement continued to be relatively inactive in the 1950's. Membership in Consumers Union continued to grow, and the Council on Consumer Information was created in 1953 (the forerunner of the American Council on Consumer Interests). This group, which incorporated the National Association of Consumers, has significantly contributed to consumer education and the consumer movement. From its inception the Council has been composed largely of consumer educators and those interested in consumer well-being.

Packard's The Hidden Persuaders, appearing in 1957, produced only a mild scare regarding the supposed power of advertising to manipulate consumption behavior.

Legislatively, progress in the 1950's was slow but important. The Flammable Fabrics Act in 1953 required that all wearing apparel shipped in interstate commerce must comply with flammability standards. In 1958, the Pure Food and Drug Act was again amended to include pesticides and to require manufacturers to establish the safety of food additives prior to release of their products.

Consumer Education

In the early 1950's a slight resurgence of interest in consumer education resulted from the struggle to purchase newly available durable goods and housing.

Agricultural surpluses became a focus of the Department of Agriculture, and money was legislated for agricultural marketing programs. Consumer buying education became an integral part of the marketing programs, with emphasis on "best buys" information justified as a contribution to orderly marketing. Some studies of consumer food buying behavior were initiated, and the research effort endured longer than did the consumer education component. Indirectly, the agricultural marketing programs, through support of mass media efforts and graduate education and research, produced a number of professionals who later became leaders in the consumer education and consumer behavior fields.

Many secondary schools offered consumer education as a separate course during the 1950's, but most integrated the concepts into other subjects. As a separate course it was most often placed under business education rather than as a part of homemaking and social studies programs.

Very little was published during the 1950's dealing with consumer education. Writings focused on teaching methodology rather than on course content or the issues confronting the field.

Other groups also contributed to consumer education during this decade. The National Committee for Education in Family Finance expanded its program effort and began holding summer in-service workshops for consumer educators. The Better Business Bureau, the National Consumer Finance Association, Household Finance Corporation and the Public Affairs

Committee continued their informative efforts, with some impact on the consumer community.

Economic Education

Although the consumer approach experienced a lull during this period, theoretical economic education courses flourished. Two major findings drew attention. First, research indicated that less than five percent of all high school students took even one course in economics.[7] There was some concern that Americans were becoming a nation of economic illiterates. Based on a survey of high school enrollments, textbooks, and the economic education programs of secondary and post-secondary schools, several leading educators recommended that economic education be required at the secondary level.[8] The second realization concerned the specter of bad teaching, which still haunted undergraduate economics courses. Teaching effectiveness studies showed poor results. Calls went out for more effective pre-service training of teachers to prepare them to teach economics education.

The basic issues in economic education remained the same as in the late 1800's. Educators were still trying to decide whether economics should be taught as part of general education for all, the most appropriate approach or orientation to employ, and the most effective methods of instruction.

Because of the increasing concern for more and better economic education, the National Association of Secondary School Principals sought support to establish a program to provide resource materials in economic education. In 1953, in collaboration with the National Better Business Bureau, it formed the Council for the Advancement of Secondary Education (CASE), an economic education successor to the Consumer

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[7]Galen Jones, "The Current Status of Economics Teaching in the High Schools of the United States", National Association of Secondary School Principals' Bulletin, 49 (November 1965) p.3.

[8]C. W. McKee and H. G. Moulton, A Survey of Economic Education (Washington, D.C.: The Brookings Institution, 1951).

Education Study. Choosing first to study economic literacy, CASE attempted to identify the economic understandings and terminology with which the citizen is confronted in daily living. The resulting data were used as a foundation for the publication of the Economic Literacy Series, prepared by professional economists and used in many high schools. CASE de-emphasized the consumer approach at the secondary school level.

1960 to 1969

Prices of consumer goods rose somewhat following the Korean conflict, but supplies were limited. By the 1960's, production of consumer goods was adequate to meet demand, and consumer concern shifted to marketplace inequities.

The compulsion toward consumption, which had prevailed during the periods of scarcity, also underwent a change. Consumption for its own sake was repudiated by the youth counter-cultures which emerged during the 1960's. The communes, with their aim at self-sufficiency and home production, may have involved only a few people; but, at base, the attitudes behind them were and are shared in milder form by millions.

The philosophy exemplified by the "back to nature" groups was intensified by a related struggle for public esteem between "production and progress," on the one hand, and environmentalism and the simpler life, on the other.

Consumer Movement

During the 1960's, the consumer movement began to revive among young professional people with above average education and incomes. Consumer service organizations continued to grow, and they returned their concentration to consumer concerns, rather than to unrelated political issues. The worldwide consumer movement increased and supported expanding efforts in the United States.

In 1967 the formation of the Consumer Federation of America successfully bound together the consumer interests of a number of organizations. The Federation continues today as a viable representative of diverse consumer viewpoints.

The tone and direction of the 1960's was exemplified by the first consumer message to the people, delivered by President Kennedy in 1962. In the preamble to that message he proclaimed four consumer rights: the right to be heard, the right to know, the right to safety, and the right to choose. The myriad legislative and consumer action activities of the decade may be viewed as attempts to more fully achieve those rights for the American consumer.

The right to be heard. In an attempt to equalize the power of business and consumer, President Kennedy established the Consumer Advisory Council under the Council of Economic Advisors to advise the government on issues of broad economic policy, on governmental programs protecting consumer needs, and on needed improvements in the flow of consumer research material to the public. That advice was to be based upon the opinions of interested individuals and organizations.

The right to be heard was further insured when President Kennedy directed that a special assistant be appointed within each federal agency that impacted significantly on consumer welfare. These special assistants were to advise and assist agency heads to assure adequate and effective attention to consumer interests, to serve as consumer liaisons, and to work toward the release of pertinent research findings in a clear and usable form. President Johnson reorganized the Consumer Advisory Council into the President's Committee on Consumer Interests and appointed a Special Assistant for Consumer Affairs. Credit for federal consumer activity and progress should properly be attributed to all of the women who, in their position as Presidential liason in consumer affairs, have successfully overcome the vicissitudes of political upheaval, and have worked diligently for improvement in the marketplace.[9]

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[9]The position of consumer spokesperson to the President has been held by Dr. Helen Canoyer serving under President Kennedy, by Esther Peterson and Betty Furness under President Johnson, by Virginia Knauer under Presidents Ford and Nixon, and again by Esther Peterson under President Carter.

Throughout the decade, beginning with the creation of the Consumer Advisory Council, a number of persons advocated some type of federal agency to represent consumers. In the late 1960's introduction of a bill to create a Department of Consumer Affairs marked the beginning of legislative attempts to separate the consumer's interest from the predominantly producer-oriented interests of many federal agencies. The history of this effort, which is active today, points out the diverse nature and the attendant problems of consumer interest groups. Any proposed legislation, such as that which failed to pass in 1978, continues to face opposition from persons and groups not supportive of consumers; but opposition also arises from consumer groups that object to specific points in the proposals. The resultant in-fighting often precludes the best interests of the consumer being forwarded.

The issue prompting much of the conflict among consumer advocates involves the virtue of an inside voice, with impact on many low level agency decisions, versus the advantage of an outside voice, with more power at a higher level.

The right to know. Several legislative actions of the 1960's affected the consumer's right to know or to be informed. In 1966, the Fair Packaging and Labeling Act (truth-in-packaging) was enacted to require that several valuable bits of information be included on all labels. The Land Sales Disclosure Act sought safeguards against unscrupulous practices in interstate land promotion and sales. The most significant legislation to insure the right to information was the Truth-in-Lending Act of 1968. The law made no attempt to set interest rates for consumer credit, but assumed that a consumer, armed with adequate and accurate information, could make a rational choice among products or services.

The right to safety. In 1960, just prior to President Kennedy's consumer message, two significant pieces of legislation were enacted to protect the consumers' right to safety. The Pure Food and Drug Act was amended to extend the regulation of chemicals to colorings added to food. The Hazardous Substances Labeling Act required that a warning label be placed on highly toxic household chemicals. The label was to give instructions for safe use and storage.

Following the consumer message, the right to safety was confirmed through legislation which: gave additional power to the Food and Drug Administration; established standards for safer cars; encouraged states to adopt safer traffic laws; first banned toys containing hazardous chemicals, and later toys with mechanical, electrical, or thermal hazards; expanded the Flammable Fabrics Act to include some children's sleepware; insured safety procedures for the transport of flammable, toxic or corrosive gases; permitted federal take-over of meat and poultry inspection when necessary for consumer safety; established mandatory standards and recall procedures for electronic equipment; and required a warning label on cigarette packages.

The right to choose. The fourth consumer right was promoted outside the legislative process. In 1966, food prices rose drastically and consumers were motivated to protest. Laying the blame for higher prices on the profusion of store promotions and gimmicks, a group of Denver housewives staged a grocery store boycott, upon which the media chose to focus heavily inasmuch as it occurred in a news-poor summer period. This boycott, the only one to gain public attention during that decade, exemplified the consumers' desire to choose between gimmicks and lower prices.

Consumer Education

Although the consumer movement was becoming revitalized, and economic education was prospering in the first years of the decade, there was still a lull in consumer education. However, beginning in about 1963, the consumer became openly recognized and publicized as important to efficient functioning of the economic system. As advertising standards tightened, concern with fraudulent advertising decreased. "Relevance" was a key test of education, and consumer education flourished as a result. While economics was the major thrust of educational efforts, the social climate set the stage for the birth of a new era in consumer education, which came into being in the 1970's. Individuals became increasingly aware of the rapid technological changes occurring in society. Ecological concerns were becoming much more important. Citizens recognized the social costs of production which were not covered in the price and began questioning whether consumption just for the sake of consuming might be inherently wrong. Changing family lifestyles, coupled with a host of

economic changes, served to set the stage for a new era of consumer education. Educators and the public recognized consumer education as being important for students at all levels. The relevance of consumer education promoted the incorporation of its topics into other existing subjects in order to arouse student interest. The primary emphasis during this period was on problems of installment credit, but both buymanship techniques and money management were strongly emphasized. The prevalent viewpoint was that one's spending should reflect personal goals, and that a budget was an individualized tool to direct spending so as to achieve those goals.

The consumer education movement in the 1960's was also furthered by firm Federal support. Both Presidents Kennedy and Johnson, in their consumer messages, charged the government with stimulating consumer education. President Johnson also authorized a series of regional conferences to determine how the federal government could improve consumer services. Those attending the conferences stressed the need for better consumer information, education services, and leadership. These findings stimulated the publication of the Federal Guide to Consumer Services (a consumer resource list for which Conoyer had laid the groundwork) and the Consumer Education Bibliography, first published in 1969 by the President's Committee on Consumer Interests.

In 1967, Illinois was the first state to mandate that students be required to study courses which included consumer education. Subsequently in that decade, the states of New York and Illinois developed interdisciplinary curriculum guides for use on the secondary level.

Consumer education for low-income persons received some impetus in 1968, again through Part F of the 1968 Vocational Education Amendments, which mandated that at least one-third of the Federal funds be used in economically depressed areas or in areas of high unemployment. In 1969 also, the President's Committee on Consumer Interests published a flyer entitled, "Consumer Education: What It Is and What It Is

Not". This publication, while contributing no new insights, was significant as a further illustration of the growing federal commitment to consumer education. USOE funded the Purdue Consumer Education Study[10], which was conducted in 1969. The results were released, and the impact felt in the 1970's. The study will be discussed with other events of that decade.

Schoenfeld instituted one of the nation's first successful schoolwide consumer education programs at Lincoln High School in Yonkers, New York. The growth and accomplishments of this program were widely publicized, and gave impetus to the inclusion of consumer education in many high schools in the United States.

The first professional journal directed to the interests of consumer educators and consumer affairs representatives, the Journal of Consumer Affairs, was published in 1967 by the Council on Consumer Information (now the American Council on Consumer Interests). In 1969, the same group began publishing the Consumer Education Forum, designed for consumer educators. A third publication, the Newsletter, is an up-to-date source of information on research, materials and activities in the consumer field.

Economic Education

The early 1960's produced a new demand for economic education. The Committee on Economic Development and the American Economic Association jointly sponsored the National Task Force on Economic Education to describe the minimal essential economic knowledge which should be provided to all secondary students in order to promote good citizenship. This committee's findings were published in a 1970 report entitled Economic Education in the Schools. It placed clear emphasis on devoting more time to economics on both the elementary and secondary school levels. Furthermore, the report stressed the need to help people examine economic problems by applying

[10] Joseph N. Uhl and others, Survey of Consumer Education Programs in the United States, I (Washington, D.C.: U. S. Department of Health, Education and Welfare, 1970).

more understanding. This task force report is significant in that it was the first systematic effort by professional economists and educators to give direction and shape to economic education. The report spelled out the curricula needs and offered a series of recommendations for implementation. It was developed in cooperation with the Joint Council on Economic Education and disseminated throughout the nation by the affiliated state councils. The task force published an annotated list of materials deemed helpful in implementing economics course content and recommended the development of materials to evaluate the mastery of economic concepts. The report also lent a new respectability to the teaching of economics, thereby generating a new interest in teaching the subject. With this interest came the first applications of research standards and experimental teaching in the field of economics at the K-12 level. At the same time, however, the report's theoretical, academic approach irritated many public school leaders, and in some cases lessened economic education.

One result of the report was the development of a series of standardized tests, released by the Joint Council on Economic Education in the 1970's, to measure what economics learning, if any, students were actually achieving at various grade levels.

In order to measure retention of economic learning, the Test of Economic Understanding (TEU) was administered to secondary social studies teachers. Although the TEU was designed for secondary students, there was little difference in TEU scores of teachers who had taken a semester or full year course in economics and those who had never taken a course. Only when the teacher had taken five semester courses was there any appreciable difference in the test scores. This work gave support to the view that the introductory economics course (as taught at that time) was likely to have little influence on the future teaching practices of students preparing to be elementary and secondary social studies teachers. Subsequently there were attempts to upgrade the quality of teaching and to increase student interest in the introductory economics course at the college level.

Also as an outgrowth of the publication of Economic Education in the Schools, the Joint Council on Economic Education established the Developmental Economic Education

Program (DEEP) in 1964 to identify models of curriculum revision, to improve teacher preparation of economic education, to develop economic education materials for all grade levels, and to disseminate materials and plans. In the 1960's, the evolution of the social studies curricula was influenced by the DEEP program and its associated Project Social Studies, and by the emphasis placed on teaching the structure of a discipline. Social studies materials published in the 1960's emphasized the need for the development of children's understanding of basic economic concepts.

The widening gap between the need for social understanding and the actuality of elementary classroom teachings was one of the problems faced during this decade. To help close this gap, economic education was begun at the elementary level. Some of the first widely disseminated materials at the elementary level were Senesh's Our Working World and Families at Work. The Joint Council on Economic Education developed the Primary Test for Economic Understanding (K-3) and the Test of Elementary Economics (Grades 4-6) in order to test the effectiveness of these and other teaching materials. As a method of disseminating information on developments in elementary school economics, the Joint Council initiated an annual publication, Economics Education Experiences of Enterprising Teachers.

High school economics textbooks in the early 1960's were considered poor, but a 1969 study gave respectable ratings to a number of texts. The latter study also noted an increase in the number of authors with strong experience in economic education in addition to a formal economics Ph.D.

With the improved quality of teaching materials in the late 1960's, the need to improve the quality of teacher training in economics became increasingly apparent. In 1963, the National Science Foundation had begun funding summer economics institutes, which did much to improve the economics knowledge of teachers at all levels. These, combined with over seventy conducted at universities each summer in cooperation with the Joint Council, gradually increased the number of qualified teachers.

By 1969, nearly all the nation's larger school systems, and many of the smaller ones, offered economics at the eleventh or twelfth grade level, and many of the larger school systems required such a course for graduation.

Notwithstanding the demonstrable impact of Economic Education in the Schools, it had little influence on consumer education. The report did not spell out the economic principles needed for a consumer acting independently as a householder. Nor did it underscore the relationship and the application of economic principles by which the consumer functions as voter, buyer, saver, borrower, and investor.

1970 to the Present

Prices continued their rapid increases into the 1970's. Consumers were faced with double-digit inflation, complicated by high levels of unemployment. This period has been characterized by unexpected and often unexplained scarcities of consumer products, from sugar to fossil fuels, and by a growing awareness of the ecological consequences of uncontrolled consumption.

Consumer Movement

Following the intense activity of the 1960's, the consumer movement seemed to settle into a more even pattern of progress. Major consumer concerns of the 1970's involved the problems of rising prices of products and services, poor quality of products and product servicing, product safety, and misleading advertising. Consumers in the 1970's continued to turn to the government with demands for regulation and information. While this reliance on government to regulate business had been evidenced in previous periods of consumer activity, the demand for consumer product/service information was less historically based. State and local consumer offices of various kinds, appearing in large numbers in the 1970's, carried a major portion of the burden for answering consumer demands. Consumer offices at the state and local level may offer some regulation, but more commonly restrict themselves to handling

complaints and distributing information. By 1977, a Harris poll[11] revealed that consumers, activists, business persons, and regulators were generally supportive of the consumer movement, believing that it was reasonable in its demands and effective in its attempts to influence business. These groups were less favorably impressed by the efforts of business. Many felt that consumers were worse off than they had been ten years previously, and they blamed the government for this situation, feeling that government aided business to the detriment of the consumer interest.

University curricula to prepare consumer affairs professionals coalesced in the 1970's in response to the growing demand for trained personnel to staff government offices, to serve as consumer ombudspersons for business, and to conduct media programs. The growth of training programs and demand for trained personnel prompted the Office of Consumer Affairs to commission a study of educational and career opportunities in the consumer field.[12] In 1976 the Conference of Consumer Organizations (COCO), in cooperation with the American Council on Consumer Interests, began to sponsor a national summer program of internships to permit graduate students to gain experience in consumer affairs. (COCO, established in the 1970's, is a national organization of non-profit community and state associations and agencies devoted to consumer information, protection, representation, and service.)

In 1972 the consumers' right to safety was emphasized through the establishment of the Consumer Product Safety Commission (CPSC). This new commission assumed from other agencies the enforcement of several existing laws. CPSC was

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[11] Louis Harris and Associates and Marketing Science Institute of the Harvard Business School, Consumerism at the Crossroads, a National Opinion Research Survey of Public, Activist, Business and Regulator Attitudes Toward the Consumer Movement (Sentry Insurance, 1977).

[12] John R. Burton, Career and Educational Opportunities in the Consumer Field (Washington, D.C.: Office of Consumer Affairs, 1975).

charged with the task of monitoring and reducing the number of product-related injuries. Early CPSC efforts are generally regarded as being less than optimally effective due to concentration on products which are not major injury-causes, and to reliance on extensive industry input into the standard-setting process.

In 1975, in furtherance of the consumers' right to be heard, and in reaction to the growing public demand for some type of federal cabinet-level consumer agency, President Ford required plans for consumer representation within each Federal department which affects consumers. Consumer input into the policy-making process was to be encouraged. Consumer information and education was to be provided on issues placed before Federal regulating bodies. It is too soon to evaluate these efforts to provide a consumer voice in federal government decisions.

The increased use of credit in the 1960's and 1970's led to a series of laws to regulate the credit industry and specifically to expand the consumers' right to know the costs and conditions of their credit transactions.

Following the energy scare of 1973, consumers chose to exercise their right to know, and demanded more concrete estimates of the extent of the energy shortages. The government was unprepared to supply such information, and turned to fuel suppliers for the limited information obtainable. The energy crisis/shortage/problem led to a proliferation of articles giving energy-saving tips which were seldom based on reliable data and which were frequently contradictory or over-simplified. Federal legislation was passed to require the determination and dissemination of energy-use data on consumer products from automobiles to household appliances. Perhaps the most significant result of the energy awareness of the 1970's was the consumers' realization that they did not have the information necessary to make decisions concerning fossil fuel use.

The consumers' right to know was furthered by the Magnuson-Moss Warranty Act, which went into effect in 1977. Under this legislation, warranties for most consumer products must be stated in comprehensible language, must be available

for examination prior to purchase, and must be honored after purchase.

The consumers' right to choose was less obviously championed during this decade, although it was continually supported in the courts through decisions such as those requiring corrective advertising.

Under Presidents Nixon and Ford, a fifth consumer right was proclaimed -- the right to consumer education.

Federal involvement in consumer education increased during the 1970's. The Office of Consumer Affairs within HEW had as one of its tasks the promotion of general consumer education. The consumer education efforts of the executive branch set the stage for later, more formal programs. Consumer education at the federal level will be discussed here as part of the consumer movement inasmuch as the programs are closely tied to other consumer activities. These programs are also less restricted in scope and audience than are K–12 programs. The Presidents' Committee on Consumer Interests released the Suggested Guidelines for Consumer Education K-12 in 1970 in an attempt to define consumer education. An updated Consumer Education Bibliography was issued in 1971 by the Office of Consumer Affairs. In 1975, the Office of Consumer Affairs began conducting annual Consumer Education Catch-up Conferences for consumer educators in the public and private sectors. Under the auspices of the Office of Consumer Affairs, an interagency group (Consumer Education and Information Liaison) was established in 1976 to coordinate consumer education efforts and to minimize duplication at the federal level.

Based on this type of federal involvement, and partially also as a result of pressure from the consumer movement, the first provision for a program of consumers' education in USOE appeared in the Educational Amendments of 1972 (P. L. 92-318). This legislation authorized funds for projects in curriculum development and for dissemination of information on consumer education. It provided for a Director of Consumers' Education within the Office of Education. Enabling legislation was passed, but no funds were appropriated. In the Education Amendments of 1974, consumer education received an added directive when the original legislation was amended to autho-

rize the establishment of an Office of Consumers' Education within USOE, and when the consumer education program was included as one of seven under the Special Projects Act. Funds for the consumer education program were first appropriated in Fiscal Year 1976. Only $3.1 million of a $15 million authorization was appropriated. In its first year of operation, this discretionary grants and contracts program received 839 applications for grants totaling almost $75 million. The initial projects of the Office of Consumers' Education were varied and innovative, although limited in terms of kindergarten through secondary (K-12) targets. The major thrust was toward buying behavior and the implications of buying decisions. Activities included: community-based programming; curriculum development; in-service training of educators; creating, maintaining, and strengthening resource centers; and developing evaluative techniques to assess consumer education programs. The Office of Consumer Education is producing a third and more current consumer education bibliography to be released in 1978. Additional efforts have emphasized consumer education for consumer action. A resulting publication, Nelson's A Guide to Consumer Action (1978), keynotes this important direction in federal consumer education efforts.

Consumer Education

With the onset of the 1970's, it had become evident that tremendous strides had been made in both economic and consumer education at the K-12 level. However, consumer education was in the midst of a struggle for direction, and the field was still not well-defined

The Purdue Consumer Education Study, directed by Uhl and funded by USOE, was reported in 1970 as an aid in definition of the subject as it existed in the schools. The researchers surveyed and evaluated consumer education programs in the United States in order to identify the many private and public institutions contributing to the national consumer education effort, to evaluate the effectiveness of the programs, and to make recommendations for improving consumer education. The survey revealed that:

1) Secondary educators tended to define consumer education as the development of skills and abilities that contribute to a consumer's role in society. Generally, these roles encompassed the direction of educational activity, the satisfaction of public needs and wants and the setting of rules by which a market operates in a capitalistic economic system.

2) Consumer education was included in most schools in home economics, business education and social studies courses. Consumer education topics were also found occasionally in driver's education, industrial arts, mathematics, health science, English, and counseling programs.

3) Predictably, each program treated consumer issues differently. Home economics stressed buying and income management. Social studies stressed consumption, the economic role of the consumer in society, and public consumption decisions. Business education stressed consumer law, credit, and advertising.

4) This diffusion of consumer education presented difficulties in offering a balanced coverage of the main problems, issues, and concepts. The primary issue was not whether high school students receive any training for their consumer role, but how comprehensive the training was and whether it was defined for that role. Curriculum integration frequently resulted in poor and unbalanced programs which failed to meet the responsibility for integrating consumer education into a unified whole.[13]

The Consumer Education Materials Project, conducted by Schoenfeld for Consumers' Union in 1970, and funded by USOE with Part F money, compiled case studies of innovative consumer education programs at six levels: early childhood, elementary, secondary, two-year colleges and post-secondary institutes, teacher preparation, and adult education. The study was an attempt to assess the current status of the field. The researchers concluded that progress was uneven, with the greatest amount of activity at the elementary, secondary, and

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[13] Joseph N. Uhl and others, Survey of Consumer Education Programs in the United States, I (Washington, D.C.: U. S. Department of Health, Education and Welfare, 1970).

adult levels. The study further identified four problems that were applicable on a nationwide basis: lack of ongoing activities, vague articulation of the behavioral objectives and parameters for consumer education programs, a dearth of qualified and competent consumer educators, and the absence of objective materials for student use. The materials produced under the project have received limited distribution and use, despite Consumers Union's demonstrated capability in distributing other information.

Consumers Union's Consumer Education Materials Project was one step toward materials evaluation, developing the following generalizations concerning the characteristics of materials at all levels:

1) Few early childhood programs articulate consumer education objectives. Consumer learning is present, but it needs to be recognized, structured, and developed.

2) At the elementary level, consumer education concepts were included in lessons, projects, or units developed by individual teachers. Basic skills developed in elementary school courses parallel consumer competencies, and traditional content areas often include consumer-related concepts.

3) Secondary level consumer education is most frequently found in the business and home economics departments. Other disciplines, particularly social studies, include consumer components in their curricula.

4) On the post-secondary level, most consumer education is available through the home economics department and for this reason does not attract a diversified student body.[14]

In a further effort to delineate and define the parameters of consumer education and economic education, USOE's Office of Consumers' Education commissioned a 1976 study of the conceptual interrelationship of the two subjects at the kindergarten through twelfth grade level. The study produced a

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[14] David Schoenfeld, Consumer Education Materials Project: Final Report (Washington, D.C.: U. S. Department of Health, Education and Welfare, 1973) pp. 10-11.

concept model to serve as a basis for further discussion and research. Initial response to the model has indicated a strong interest in clarification of both consumer education and economic education parameters. The model was compared to the materials available for K-12 instruction and to materials for teacher training. Consumer education materials at all levels were found to be much narrower in scope than was the consumer education component of the proposed model.[15]

Many disciplines claim consumer education as part of their program, but there has been no consensus as to the parameters of consumer education. In 1972, one study[16] reported that five states had enacted statutes with provisions pertaining to consumer education, that legislatures in three states had adopted resolutions favoring consumer education programs, and that voluntary programs existed in fourteen states. In some states where programs were listed as voluntary, consumer education was thought of as part of the state-mandated course in the free enterprise system, explicit in science and mathematics and elective in social studies, or as a separate elective course. Variation existed even in the mandated consumer education programs. The 1972 Illinois guidelines suggest that consumer education should include installment purchasing, budgeting, and comparison of prices. Other state mandates are much more general in their direction for consumer education programs. In all states, consumer education is included under the rubric of consumer and homemaking education, provided for by Part A, Subpart 5, of the Vocational Education Amendments of 1976.[17] Some mandates placed the responsibility for consumer education on local and state education agencies, although the resources necessary for implementation are seldom available at the local level.

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[15]Gayle Royer Trujillo, Consumer and Economic Education (K-12): A Comparative Analysis (Washington, D.C.: U. S. Office of Education, Office of Consumers' Education, 1977).

[16]Rita Collins, Survey of Consumer Education Legislation, 1972 (Washington, D.C.: Paul H. Douglas Consumer Research Center, 1972).

[17]Part A, Subpart 5, of the Vocational Education Amendments of 1976 provides for Consumer and Homemaking Education, as did Part F of the Vocational Education Amendments of 1968.

USOE funded a survey of consumer education programs in the states. The report, released in 1973 by the Task Force on Consumer Education of the Education Commission of the States, revealed that, while no single approach to encouraging consumer education could be defined as the most effective, education officials tended to favor legislative resolutions rather than mandates. Quality programs were usually the product of an individual's efforts rather than the result of an imposed requirement.[18]

Home economics programs and the consumer and homemaking education legislation were the prime stimuli in most of the states surveyed. Through this legislation USOE has provided consumer education support services. The New Jersey Center for Consumer Services and the Michigan Consumer Education Center were established with vocational funds to provide teaching/learning resources. These funds can be used for other programs, at state option. Such funding instability hampers the long-range effectiveness of support services established with short term goals in mind.

Educators have long been concerned with the consumers' ability to function in complex situations. In the 1970's, with a general interest in competency-based education, the adult functional competency study revealed that adults lack the basic skills necessary to perform everyday consumer tasks.[19]

A standardized test of consumer education knowledge, based on the 1972 Illinois Guidelines for Consumer Education,

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[18]Ronald L. Smith, Consumer Education in the States: A Report and Recommendations of the Task Force on Consumer Education, Report No. 42 (Denver: Education Commission of the States, 1973).

[19]Norvell Northcutt, Adult Functional Competency: A Summary (Austin: University of Texas, 1975).

was released in 1975.[20] The Test of Consumer Competencies (TCC) is the most widely-accepted test in the field, although it was designed for use at the level of grades 8-12 only. In order to assess teachers' preparedness in consumer education, one national study[21] tested prospective teachers' consumer education literacy immediately prior to the completion of their pre-service training. Although scoring higher than secondary students on the TCC, these prospective teachers demonstrated low levels of consumer education literacy. Data revealed that very few pre-service programs included any consumer-oriented coursework.

In-service education in consumer education is primarily concentrated in consumer and homemaking areas, with other teachers receiving little or no in-service help. The American Council on Consumer Interests (formerly the Council on Consumer Information), an organization for consumer educators, has been producing the Journal of Consumer Affairs, Consumer Education Forum and Newsletter, but these publications have never been very effective in reaching secondary teachers. As an aid to consumer educators, the Newsletter regularly includes annotations of currently available materials for teacher and student use. Stewart Lee and the American Home Economics Association have developed criteria for materials evaluation, but use of these evaluation methods is limited.

Business increased its role in consumer education in the 1970's, taking a broader, less promotion-oriented approach. Many manufacturers and retailers began producing less promotional consumer education materials, and some sponsor in-service training for teachers of consumer education or fund adult education courses.

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[20]Thomas O. Stanley, "The Development of the Test of Consumer Competencies." Unpublished doctoral dissertation, Northern Illinois University (Ann Arbor: University Microfilms, 1975).

[21]E. Thomas Garman, A National Assessment of the Consumer Education Literacy of Prospective Teachers from All Academic Disciplines. (Blacksburg, Va.: U. S. Office of Education, Office of Consumers' Education and Virginia Polytechnic Institute and State University, 1977) pp. 15-36.

Economic Education

After having struggled through the painful stages of growth, economic education emerged in the 1970's as a viable social science. It has progressed from a philosophical, controversially taught subject, to a field of well-defined structure on the college level. Nearly every college in the United States offers economics in some form. Textbooks have emerged to help students develop the economic competencies they need to function in society.

Economic education has seen increased popularity on the secondary level, and much attention has been devoted to discovering the economic learning capacities of elementary students. Economic education exists in easily recognizable forms throughout the curriculum. There is a professional association supportive of economic education interests, the Joint Council on Economic Education. There is a professional journal, the Journal of Economic Education, to disseminate economic education ideas. The major uncertainty facing economics as it entered the 1970's was not the validity of the discipline but the most effective means of accomplishing its goals and aims.

Historically, discussion of the problems of an economics course usually involved three issues: the nature of the course, the availability of quality teaching materials, and the preparation of teachers. By the 1970's, the first two had been essentially solved. The problem of preparation of teachers at the kindergarten through secondary level remains. Few teachers gain the necessary economic education competencies as part of their pre-service training.

Several states have established some legal requirement for public school curricular studies in economics, either as the result of mandates from states legislatures, or of actions by State Boards of Education. Many of these requirements are loosely stated, and thus are subject to liberal and varied interpretations. Indeed, it is often impossible to distinguish between economic education content and consumer education content as described in these requirements. The legal requirement for economic education or consumer education is often not accompanied by funds for implementation.

There is still some disagreement as to the extent of coverage which economic education should receive at the K-12 level. Much more agreement exists as to whether economic education should be a separate course at the secondary level than exists concerning consumer education at the same level. Whether as a separate course, or as part of the other existing courses, economic education enjoys the strong support of the Joint Council's centers and councils. There has been a growing consensus among economic educators that efforts should be concentrated toward achieving a deeper understanding of a more limited set of materials than had been the practice. Rather than a limited knowledge of many concepts, students need a conceptual framework to help them organize their understanding. This approach has succeeded in condensing learning time and in developing and holding student interest, but there was no evidence that individual problem-solving ability, and the ability to evaluate conflicting evidence, was improved.

By 1970 a number of satisfactory secondary and college texts were available. A teacher could teach economics well using the available materials. In the early 1970's there was an increase in the number of elementary level materials and in teacher awareness of the many uses of these materials in the classroom.

In 1973 the Joint Council on Economic Education, through a grant from the Sears, Roebuck Foundation, published a series of guidebooks to identify for teachers the economic content of social studies textbooks and to heighten their awareness of opportunities for incorporating economic concepts into existing programs.

Increasing emphasis has been placed on upgrading the quality of economic education at the kindergarten through secondary levels. The main thrust of this effort involves preservice and in-service training for economic educators. The Joint Council on Economic Education was one of the primary groups to spawn these efforts. Workshops through the Joint Council reached 13,000 economic educators in the early part of this decade, and the curriculum materials at the centers serve as a resource for teachers. The economic principles course at the college level has remained a source of criticism, however, and a roadblock to effective economic education. For teachers that impart economic understanding on the elementary and secondary

level, the principles course is often the only academic training in the field. The criticisms are numerous: classroom techniques are often questioned, as are course length and quality of instruction. A general criticism is that course assignments do not relate to the requirements of everyday life. There have been discussions regarding whether economics courses should be required for all high school teachers, but until improvement in the principles course has been achieved, there is no guarantee of effectiveness. The bottleneck in the current economic education movement has been the inability, thus far, to upgrade the current knowledge of the secondary school economics teacher. The problem is not likely to be solved by in-service training, although these programs should be continued.

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Although there is a similarity of emphasis and orientation between the consumer movement and consumer education, and a similarity of development between consumer education and economic education, the three, most definitely, remain separate and distinct. Consumer education shares a philosophy with the consumer movement and a base discipline with economic education. The future of consumer education would seem to be most securely based on a close cooperative relationship of shared philosophy, research, and methodology with both the consumer movement and economic education.

ISSUES

The preceeding historically based survey revealed recurring or unsolved issues which reflected ever changing patterns in the interrelationships of the consumer movement, consumer education and economic education. A review of these issues will establish areas of commonality and differentiation and indicate possible future avenues of cooperation.

Orientation and Approach

Over the years consumer education and economic education have struggled with approach and purpose. The orientation of consumer education has closely followed the changing concerns of the consumer movement to a greater degree than has economic education. Economic education appears to have been more attuned to social change and education philosophy. Therefore, as one strives to improve current conditions without repeating past mistakes, one might be justified in exploring cooperation between consumer and economic education. How, and to what extent, can consumer education and economic education cooperate to assure stable and continuing support for mutual objectives, while maintaining the distinctive purposes of each field?

Home economists were the first to employ a consumption approach in classroom education, but by the turn of the century both consumer and economic education incorporated consumption into introductory college courses. It was not until the 1960's, however, with the emphasis on relevance in education, that the consumption approach became widely employed at the secondary level in economic education courses.

Orientations within consumer education were influenced early by family needs and labor conditions and then changed as social, economic and technological factors affected consumer attitudes. While core consumer education content has remained relatively stable, viewpoints have fluctuated. Over the past few decades, consumer education course content has been heavily loaded with "facts". There has been no widespread teaching of basic principles required by consumers making intelligent decisions under changing market and social conditions. Facts, however, are easier to learn and to teach, and we will probably have to bear with this problem until we improve teacher training

and clarify the substantive content of the field.

Content and Definition

In consumer education, there is still a need to clarify, delineate, and define the field, and to develop appropriate behavioral objectives. Economic educators also have not reached agreement on either focus or content. The major recent development in that field is a shift to teaching economics via an in-depth study of a limited number of economic problems, using the analytical tools of the economist. More work is needed in both consumer education and economic education. Both fields might benefit from an interdisciplinary examination of content, utilizing their mutual perspectives and those of related disciplines.

Placement of Concepts in the Curriculum

The placement of consumer and economic education in the curriculum is still unresolved. Consumer education concepts are found: as a separate course; as separate units in existing courses; and as units integrated into homemaking, social studies, and business curricula. Course dispersal on the K-12 level is uneven. There is very little agreement on which of the placement alternatives is most effective for implementing consumer education. Economic education also faces the problem of curriculum placement, although the options are somewhat more clear. Economic education courses are better established in the curriculum than are consumer education courses, but the coverage given to concepts on the K-12 level is uneven.

The appropriate sequencing of concepts must be determined in consumer and economic education if the subjects are to be effective in the years ahead. Careful attention must be given to the selection of content at the elementary level, so that both consumer and economic education will have a base on which to build at higher grade levels. To date there has been no definitive work on the sequencing of content.

Mandates and Directives

Should courses be mandated/required, or is it more of a long term advantage to allow schools and students the option of including consumer and economic education in the curricula?

Required courses have not been shown to be more effective than voluntary programs. Lack of trained teachers and high quality materials may be partial causes. States which mandate programs do not necessarily, or even frequently, alter pre-service or in-service teacher training. Most required consumer education programs are accompained by curriculum guides. Economic education programs have guides which are much narrower in content than are textbooks. The general public, including consumers, activists, business persons and government regulators support compulsory consumer education at the high school level. Education administrators recognize that consumer education should be an integral part of the secondary curriculum and prefer to have state board recommendations rather than legislatively mandated course policies.

Before the 1960's, consumer education and economic education were popular subjects, but were not generally required. By the early 1970's, several states had established some type of requirement for consumer and/or economic education for all students. Economic education is now required more frequently than is consumer education. The economic requirement is often described as a course in the free enterprise system.

Quality of Student Materials

Materials for student use reflect the indecisiveness of consumer education content and the narrow view of economics which pervades the fields.

Consumer education has been plagued throughout its history with inadequate, out-of-date, promotion-oriented materials, or with materials which present only one side of multi-faceted issues. It is difficult to produce a text which achieves a balance between theory and action, and yet remains current for any length of time. Consumer education materials, other than texts, are generally produced by business, government, or consumer interest groups, to represent aspects of issues which are currently important to themselves, or by teachers for use in their individual classroom. Consumer education materials of all types are very narrow in scope, and do not normally include the economic aspects of consumer problems. Early economic education texts were inadequate, heavily theoretical, and out-of-date, but programs were developed around these materials. Secondary and college level materials are a much less serious

problem in economic education today. Elementary level materials for consumer and economic education are increasing. Improvement is needed, not only in the quantity, but also in the comprehensiveness of these materials.

Consumer education must adopt some criteria by which to evaluate the effectiveness of teaching materials. Although there is an increasing marketplace proliferation of consumer education materials, there are no widely utilized criteria by which those charged with teaching consumer education can evaluate these materials or their own programs.

Teacher Preparation

Consumer and economic education are without a cadre of trained professionals capable of implementing effective programs, and universities are doing little to produce such teachers. Preparation in consumer education and economic education is only an incidental part of most existing pre-service programs. Most teachers of economic education at the K-12 level have had no more than one introductory economics course at the college level, and many consumer education teachers have not had even that much training. Home economics teachers and business education teachers are the only ones who frequently receive consumer education as an integral component of their teacher preparation. Home economics and business education have distinct foci, and their predominance has introduced a "bias" in consumer education.

As consumer education and economic education concepts move down into the elementary grades and are distributed throughout several courses, it may become necessary for all teachers to receive consumer and economic education, perhaps in the form of a combined one semester course as part of the pre-service social studies training. Exemplary programs are in operation in various universities and states, but there is little assurance that this will become standard in the foreseeable future.

States which mandate consumer and/or economic education rarely provide the funds necessary for pre-service or in-service teacher training. How can consumer and economic education cooperate to train teachers and develop exemplary materials? To what extent should the leaders seek outside

funding rather than rely on basic education budgets? In-service training of teachers in the two fields has been funded primarily from private sources. Such funding is increasingly scarce and potentially inconsistent. While private money should be sought to enhance and supplement training programs, the public coffers must provide a sound, basic foundation. Public money is somewhat unevenly distributed among subject areas at the present time. Under the Vocational Education Amendments of 1968 and 1976, homemaking teachers in every state are eligible for in-service training in consumer education. The Office of Consumers' Education can fund teacher training projects across disciplines, but funds are limited. These two programs can reach only a small number of the teachers needing and desiring training. Nevertheless, these monies for consumer education far exceed any federal money for economic education efforts.

Network for Educator Communication

Practicing teachers have difficulty in staying up-to-date on research findings, current events, and innovative teaching techniques. Consumer education is completely lacking in a communication network for such teachers.

There are a number of consumer education centers around the country which perform one or more of these functions, but they are not formed into a network. Some were originally funded by the National Committee on Education in Family Finance. Two were established through Part F vocational monies. There are other centers which differ in purpose or funding source. The Office of Consumers' Education has taken first steps to facilitate the exchange of information among these centers.

Economic education is far ahead of consumer education in the establishment of a network for teacher training, for information sharing, and for curriculum development through the councils and centers affiliated with the Joint Council on Economic Education, although they do not reach teachers in most subjects.

A Journal of Economic Education is now published, but a consumer education journal is needed. The Journal of Consumer Affairs is the closest such journal, but it does not generally reach

secondary teachers. Consumer and economic education specialists must be encouraged to popularize research findings in such publications as well as in the professional journals of related disciplines.

Special Needs

Do consumer and economic educators and consumer advocates possess enough flexibility to meet the special needs of students and consumers?

In order to be effective in the future, consumer education must broaden its scope and focus. More programs should be aimed at groups having special needs. The Vocational Education Amendments furthered the move toward special audiences by requiring that one-third of the funds be used in areas of low income or high unemployment. Office of Consumers' Education legislation requires bilingual consumer education. Despite these efforts, there is a dearth of materials for the low-income, low reading ability, or bilingual/bicultural consumer. A similar situation exists in economic education.

The consumer movement has been supported primarily by those persons with high income and education. Efforts to involve other groups in the movement have been singularly unsuccessful, in part because the target groups lack the discretionary time and money to participate.

New Directions

The role of the consumer is important to the general welfare. Economic education is essential to effective citizenship. These concerns mark areas of possible future interaction between the consumer movement, consumer education, and economic education.

Forward-thinking individuals have addressed the need to focus on consumption of human services, to make that approach equal to the emphasis on consumption of goods, to focus on individuals as consumers of public goods and services, to consider the issue of energy, and to enhance the relationship of consumer education to citizenship education and to economic education. As has been noted, the available teaching materials are lacking in coverage of these contemporary issues.

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